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SEVERSON & WERSON
A Professional Corporation
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San Francisco, California 94111
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Admitted *Pro Hac Vice*

Hearing Date and Time: To Be Set By Court
Deadline to Respond: To Be Set By Court

*Counsel for Ocwen Loan Servicing, LLC
and Mira Smoot*

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:	Case No. 12-12020 (MG)
Residential Capital, LLC,	Chapter 11
Debtors.	Jointly Administered
Ocwen Loan Servicing, LLC and Mira Smoot,	
Movants,	
Erlinda Abibas Aniel,	
Respondent.	

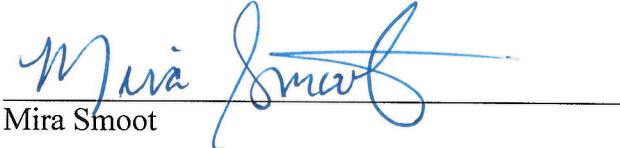
DECLARATION OF MIRA SMOOT

I, Mira Smoot, state and declare as follows:

1. I am a Contract Manager for Ocwen Financial Corporation, the parent company of Ocwen Loan Servicing, LLC (“Ocwen”).
2. I am employed in Ocwen’s office in Fort Washington, PA.
3. I was not in the office at any point on January 21, 2016.
4. At no point has any subpoena issued by Erlinda Abibas Aniel been served on me.
5. In 2011, I was employed by GMAC Mortgage, LLC (“GMAC”). One of my titles at GMAC was “Authorized Officer.”
6. As one of my duties for GMAC as an Authorized Officer, I would review and execute assignments of deeds of trust when requested to do so.
7. I have reviewed the 2011 assignment of deed of trust provided to me by my counsel. A copy of this assignment of deed of trust is attached as Exhibit B.
8. While I do not remember this document specifically, the document contains my signature and in all other manner appears to be valid and legitimate.
9. I have reviewed the 2008 Limited Power of Attorney provided to by my counsel. A copy of this limited power of attorney is attached as Exhibit C.
10. I have no knowledge regarding the drafting or execution of this power of attorney.
11. In reviewing the power of attorney, it appears to be a facially valid power of attorney that would have provided me authority in 2011 to execute the assignment of the deed of trust on behalf of HSBC Bank USA, National Association as Trustee for DALT20078-OA5.
12. However, I am not an attorney, and thus cannot testify as to the power of attorney’s legal validity.
13. In the course of my duties at GMAC, before signing any assignment of a deed of trust on behalf of a non-GMAC party, I would ensure there was a valid power of attorney providing me authority to do so.

14. While it is likely this was the power of attorney I reviewed, I have no memory of this specific assignment of deed of trust. Thus, I have no further testimony on this subject that I could provide.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed January 27, 2016, at Fort Washington, Pennsylvania.



Mira Smoot

RECORDING REQUESTED BY
FIRST AMERICAN TITLE COMPANY
AS AN ACCOMMODATION ONLY

Requested and Prepared by:
ETS Services, LLC

When Recorded Mail To:
ETS Services, LLC
2255 North Ontario Street, Suite 400
Burbank, California 91504-3120

2011-016800

11:18 am 02/09/11 AT Fee: 15.00

Count of Pages 1

Recorded in Official Records

County of San Mateo

Mark Church

Assessor-County Clerk-Recorder



* R 0 0 1 1 3 5 6 8 7 *

9875

Loan No.: 8492

TS NO: GM-164602-C

ASSIGNMENT OF DEED OF TRUST

For Value Received, the undersigned corporation hereby grants, assigns, and transfers to:

GMAC MORTGAGE, LLC FKA GMAC MORTGAGE CORPORATION

all beneficial interest under that certain Deed of Trust dated: 6/4/2007 executed by FERMIN ANIEL AND ERLINDA ANIEL, HUSBAND AND WIFE AND MARC JASON ANIEL, A SINGLE MAN, ALL AS JOINT TENANTS, as Trustor(s), to FIDELITY NATIONAL TITLE, as Trustee, and recorded as Instrument No. 2007-088561, on 6/8/2007, in Book XX, Page XX of Official Records, in the office of the County Recorder of San Mateo County, California together with the Promissory Note secured by said Deed of Trust and also all rights accrued or to accrue under said Deed of Trust.

DATE: February 1, 2011

HSBC Bank USA, National Association as Trustee
for DALT2007-OA5

Mira Smoot

Authorized Officer

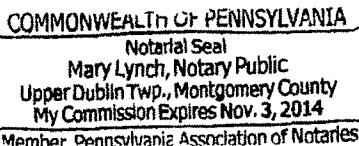
State of Pennsylvania } ss.
County of Montgomery }

On FEB 1 2011 before me, Mary Lynch Notary Public, personally
appeared Mira Smoot who proved to me on the basis of
satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and
that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the
person(s) acted, executed the instrument.

I certify under penalty of perjury under the laws of the State of Pennsylvania that the foregoing
paragraph is true and correct.

WITNESS my hand and official seal.

Signature Mary Lynch (Seal)



LIMITED POWER OF ATTORNEY

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE (hereinafter called "Trustee") hereby appoints GMAC Mortgage, LLC (hereinafter called "GMAC Mortgage"), as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee for the purposes set forth below. GMAC Mortgage is the Servicer for many securitizations (the "Agreements" see Exhibit A attached for a listing) now in existence and that will be formed from time to time.

The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of recission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of Trustee in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by GMAC Mortgage and made payable to Trustee.
4. To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other sale, promissory note or check. This power also authorizes GMAC Mortgage to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.
5. To do any other act or complete any other document that arises in the normal course of servicing

Dated: August 28, 2008

HSBC BANK USA, NATIONAL ASSOCIATION,
AS TRUSTEE

Witness:

Name: Nancy Luong

Name: Susie Moy
Title: Vice President

Name: Doris Wong

State of New York, County of New York)

BEFORE ME, Nina Nassar, a Notary Public in and for the jurisdiction aforesaid, on this 28th day of August, 2008, personally appeared Susie Moy who is personally known to me (or sufficiently proven) to be a Vice President of HSBC Bank USA, as Trustee and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as a Vice President for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 28th day of August, 2008.

My Commission Expires:

NOTARY STAMP

NINA NASSAR
No. 01NA6166279
Notary Public, State of New York
Qualified in New York County
My Commission Expires 06/25/2011

Exhibit "A"

HSBC Bank USA, National Association, as Trustee for Deutsche ALT-A Securities, Inc. Mortgage Loan Trust, Series 2003-2XS

HSBC Bank USA, National Association, as Trustee for Deutsche Mortgage Securities Inc. Mortgage Loan Trust, Series 2004-1

HSBC Bank USA, National Association, as Trustee for Deutsche Mortgage Securities Inc. Mortgage Loan Trust, Series 2004-5

HSBC Bank USA, National Association, as Trustee for Deutsche Mortgage Securities Inc. Mortgage Loan Trust, Series 2005-4

HSBC Bank USA, National Association, as Trustee for Deutsche ALT-A Securities, Inc. Mortgage Pass-Through Certificates, Series 2005-AR2

HSBC Bank USA, National Association, as Trustee for Deutsche Alt-B Securities Mortgage Loan Trust, Series 2006-AB1 or as Trustee for DBALT 2006-AB1

HSBC Bank USA, National Association, as Trustee for Deutsche Alt-B Securities Mortgage Loan Trust, Series 2006-AB2

HSBC Bank USA, National Association, as Trustee for Deutsche Alt-B Securities Mortgage Loan Trust, Series 2006-AR2

HSBC Bank USA, National Association, as Trustee for Deutsche Alt-A Securities Mortgage Loan Trust, Series 2004-OA3

HSBC Bank USA, National Association, as Trustee for Deutsche Alt - A Securities Mortgage Loan Trust, Series 2006-OA1

HSBC Bank USA, National Association, as Trustee for Deutsche Alt-A Securities Mortgage Loan Trust, Series 2007-1

HSBC Bank USA, National Association, as Trustee for Nomura Asset Acceptance Corporation, Mortgage Pass-Through Certificates, Series 2007-2 or as Trustee for NAAC 2007-2

HSBC Bank USA, National Association, as Trustee for Deutsche Alt-A Securities Mortgage Loan Trust, Series 2007-3

HSBC Bank USA, National Association, as Trustee for Deutsche Alt-A Securities Mortgage Loan Trust, Series 2007-4

HSBC Bank USA, National Association, as Trustee for Deutsche Alt-B Securities Mortgage Loan Trust, Series 2007-AB1

HSBC Bank USA, National Association, as Trustee for Deutsche Alt - A Securities Mortgage Loan Trust, Series 2007-OA3

HSBC Bank USA, National Association, as Trustee for Deutsche Alt - A Securities Mortgage Loan Trust, Series 2007-OA4

HSBC Bank USA, National Association, as Trustee for Deutsche Alt - A Securities Mortgage Loan Trust, Series 2007-OA5

HSBC Bank USA, National Association, as Trustee for Sequoia Mortgage Trust, Series 2004-3

Exhibit "A" Continued

Updated as of October 5, 2006

HSBC Bank USA, National Association, as Trustee for Sequoia Mortgage Trust, Series 2004-4

HSBC Bank USA, National Association, as Trustee for Sequoia Mortgage Trust, Series 2004-6

HSBC Bank USA, National Association, as Trustee for Sequoia Mortgage Trust, Series 2004-7

HSBC Bank USA, National Association, as Trustee for Sequoia Mortgage Trust, Series 2004-8

HSBC Bank USA, National Association, as Trustee for Sequoia Mortgage Trust, Series 2004-9

HSBC Bank USA, National Association, as Trustee for Sequoia Mortgage Trust, Series 2004-10

HSBC Bank USA, National Association, as Trustee for Sequoia Mortgage Trust, Series 2005-1

HSBC Bank USA, National Association, as Trustee for Sequoia Mortgage Trust, Series 2007-2

HSBC Bank USA, National Association, as Trustee for Sequoia Mortgage Trust, Series 2007-3

HSBC Bank USA, National Association, as Trustee for Sequoia Mortgage Trust, Series 2007-4

HSBC Bank USA, National Association, as Trustee for Merrill Lynch Alternative Note Asset Trust, Series 2007-OAR3